

Information to identify the case:

Debtor 1	Ryan Patrick Twardowski	Social Security number or ITIN	xxx-xx-8843
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	Jessica Alexis Twardowski	Social Security number or ITIN	xxx-xx-9785
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court Northern District of Illinois		Date case filed for chapter 7 2/18/20	
Case number: 20-04391			

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Ryan Patrick Twardowski	Jessica Alexis Twardowski
2. All other names used in the last 8 years		
3. Address	224 Gettysburg Dr Bolingbrook, IL 60440	224 Gettysburg Dr Bolingbrook, IL 60440
4. Debtor's attorney Name and address	Joseph S Davidson Sulaiman Law Group, Ltd. 2500 S. Highland Ave Suite 200 Lombard, IL 60148	Contact phone (630) 575-8181 ext 116 Email: jdavidson@sulaimanlaw.com
5. Bankruptcy trustee Name and address	Cindy M. Johnson Johnson Legal Group, LLC 140 S. Dearborn Street, Suite 1510 Chicago, IL 60603	Contact phone 312-345-1306 Email: cmjtrustee@jnlegal.net

For more information, see page 2 >

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	Eastern Division 219 S Dearborn 7th Floor Chicago, IL 60604	Hours open: 8:30 a.m. until 4:30 p.m. except Saturdays, Sundays and legal holidays. Contact phone 1-866-222-8029 Date: 2/19/20
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	March 17, 2020 at 10:30 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. Debtors must bring a picture ID and proof of their Social Security Number.	Location: 807 W. John Street, First Floor, Yorkville, IL 60560
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: 5/18/20 You must file a complaint: <ul style="list-style-type: none"> if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> if you assert that the discharge should be denied under § 727(a)(8) or (9). <hr/> Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Northern District of Illinois

In re:
 Ryan Patrick Twardowski
 Jessica Alexis Twardowski
 Debtors

Case No. 20-04391-LAH
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0752-1

User: lsims
 Form ID: 309A

Page 1 of 2
 Total Noticed: 47

Date Rcvd: Feb 19, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 21, 2020.
 db/jdb

+Ryan Patrick Twardowski, Jessica Alexis Twardowski, 224 Gettysburg Dr,
 Bolingbrook, IL 60440-1909
 28647765 +Advocate Health Care, 29950 Network Pl, Chicago, IL 60673-1299
 28647767 +AllianceRx Walgreens Prime, 41460 Haggerty Cir South, Canton, MI 48188-2227
 28647768 +Atg Credit, Attn: Bankruptcy, 1700 W Cortland St, Suite 201, Chicago, IL 60622-1166
 28647772 +Chase Auto Finance, P.o. Box 901003, Fort Worth, TX 76101-2003
 28647778 +Doo Care, 1919 S Highland Ave, Lombard, IL 60148-6124
 28647779 +Dr. Michael Wagner, 650 E Diehl Rd, Naperville, IL 60563-4801
 28647782 +DuPage Family Chiropractic, 3033 Ogden Ave, Naperville, IL 60563
 28647784 +DuPage Medical Group, 1100 W 31st St, Downers Grove, IL 60515-5509
 28647783 +DuPage Medical Group, 15921 Collections Center Dr, Chicago, IL 60693-0159
 28647785 +DuPage Neonatology Associates SC, PO Box 487, Hinsdale, IL 60522-0487
 28647786 +Edward Health Ventures, 26185 Network Pl, Chicago, IL 60673-1261
 28647792 +Laboratory & Pathology Disagnostics, Dept 4387, Carol Stream, IL 60122-0001
 28647793 +Loan Depot, Attn: Bankruptcy, 4800 N Scottsdale Rd, Ste 1400, Scottsdale, AZ 85251-7632
 28647794 +MCCI, Attn: Bankruptcy, PO Box 445, Decatur, IL 62525-0445
 28647795 +Med Business Bureau, Attn: Bankruptcy, 1460 Renaissance Dr, Suite 400,
 Park Ridge, IL 60068-1349
 28647796 +Merchants Credit Guide Co., 223 W Jackson Blvd, Suite 700, Chicago, IL 60606-6914
 28647797 +Merchants? Credit Guide Co., 223 W Jackson St, Chicago, IL 60606-6914
 28647798 +Midwest Fertility Clinic, 4333 Main St, Downers Grove, IL 60515-2870
 28647799 +Naperville Radiologists, S.C., 6910 S Madison St, Willowbrook, IL 60527-5504
 28647800 +Nationwide Collections, Inc., Attn : Bankruptcy, 815 Commerce Dr, Suite 270,
 Oak Brook, IL 60523-8852
 28647801 +Sunrise Credit Services, Inc., 260 Airport Plaza Blvd, Farmingdale, NY 11735-4021
 28647803 +United Collection Bureau, Inc., 5620 Southwyck Blvd, Toledo, OH 43614-1501
 28647805 +Walinski & Associates, 2215 Enterprise Dr, Suite 1512, Westchester, IL 60154-5804
 28647806 +Walinski & Associates, P.C., 2215 Enterprise Dr, Suite 1512, Naperville, IL 60566

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 aty

E-mail/Text: j davidson@sulaimanlaw.com Feb 20 2020 03:30:40 Joseph S Davidson,
 Sulaiman Law Group, Ltd., 2500 S. Highland Ave, Suite 200, Lombard, IL 60148
 tr +EDI: QCMJOHNSON.COM Feb 20 2020 07:43:00 Cindy M. Johnson, Johnson Legal Group, LLC,
 140 S. Dearborn Street, Suite 1510, Chicago, IL 60603-5214
 28647766 +E-mail/Text: SRCO-Bankruptcy@advocatehealth.com Feb 20 2020 03:35:58 Advocate Health Care,
 PO Box 3039, Hinsdale, IL 60522-3039
 28647770 EDI: BANKAMER.COM Feb 20 2020 07:43:00 Bank of America, PO Box 982238,
 El Paso, TX 79998
 28647769 +EDI: BANKAMER.COM Feb 20 2020 07:43:00 Bank of America, 4909 Savarese Cir,
 Fl1-908-01-50, Tampa, FL 33634-2413
 28647771 +EDI: CAUT.COM Feb 20 2020 07:43:00 Chase Auto Finance, Attn: Bankruptcy, Po Box 901076,
 Fort Worth, TX 76101-2076
 28647773 +EDI: CHASE.COM Feb 20 2020 07:43:00 Chase Card Services, Attn: Bankruptcy, PO Box 15298,
 Wilmington, DE 19850-5298
 28647774 +EDI: CHASE.COM Feb 20 2020 07:43:00 Chase Card Services, PO Box 15369,
 Wilmington, DE 19850-5369
 28647776 +EDI: CITICORP.COM Feb 20 2020 07:43:00 Citibank/The Home Depot, PO Box 6497,
 Sioux Falls, SD 57117-6497
 28647775 +EDI: CITICORP.COM Feb 20 2020 07:43:00 Citibank/The Home Depot, Centralized BK Dept,
 PO Box 790034, St Louis, MO 63179-0034
 28647777 +EDI: CCS.COM Feb 20 2020 07:43:00 Credit Collection Services, 725 Canton St,
 Norwood, MA 02062-2679
 28647780 +E-mail/Text: dcubk@dupagecu.com Feb 20 2020 03:33:10 Dupage Credit Union,
 Attention: Bankruptcy Department, Po Box 3930, Naperville, IL 60567-3930
 28647781 +E-mail/Text: dcubk@dupagecu.com Feb 20 2020 03:33:10 Dupage Credit Union, Pob 3930,
 Naperville, IL 60567-3930
 28647788 +E-mail/Text: bankruptcy@edward.org Feb 20 2020 03:35:03 Edward Hospital,
 801 S Washington St, Naperville, IL 60540-7499
 28647787 +E-mail/Text: bankruptcy@edward.org Feb 20 2020 03:35:03 Edward Hospital, PO Box 4207,
 Carol Stream, IL 60197-4207
 28647789 +E-mail/Text: collections@hacu.org Feb 20 2020 03:32:39 HealthCare Associates CU,
 Attn: Bankruptcy, 1151 E Warrenville Rd, Naperville, IL 60563-9415
 28647791 +E-mail/Text: bncnotices@becket-lee.com Feb 20 2020 03:31:56 Kohls/Capital One,
 PO Box 3115, Milwaukee, WI 53201-3115
 28647790 +E-mail/Text: bncnotices@becket-lee.com Feb 20 2020 03:31:56 Kohls/Capital One,
 Attn: Credit Administrator, PO Box 3043, Milwaukee, WI 53201-3043
 28647802 +EDI: WTRRN BANK.COM Feb 20 2020 07:43:00 Target, c/o Financial & Retail Svcs,
 Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475
 28647804 +EDI: USAA.COM Feb 20 2020 07:43:00 USAA Federal Savings Bank, Attn: Bankruptcy,
 10750 Mcdermott Freeway, San Antonio, TX 78288-1600
 28647808 +EDI: WFFC.COM Feb 20 2020 07:43:00 Wells Fargo Bank NA, PO Box 14517,
 Des Moines, IA 50306-3517

District/off: 0752-1

User: lsims
Form ID: 309A

Page 2 of 2
Total Noticed: 47

Date Rcvd: Feb 19, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

28647807 +EDI: WFFC.COM Feb 20 2020 07:43:00 Wells Fargo Bank NA, Attn: Bankruptcy,
1 Home Campus Mac X2303-01a, Des Moines, IA 50328-0001

TOTAL: 22

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 21, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 19, 2020 at the address(es) listed below:

Cindy M. Johnson cmjtrustee@jnlegal.net, cjohnson@ecf.axosfs.com
Joseph S Davidson on behalf of Debtor 1 Ryan Patrick Twardowski jdavidson@sulaimanlaw.com,
courtinfo@sulaimanlaw.com;bkycourtinfo@gmail.com;ecfnotice@sulaimanlaw.com;sulaiman.igotnotices@
mail.com;bkecf_sulaiman@bkexpress.info;r46351@notify.bestcase.com;cjohnson@sulaimanlaw.com
Joseph S Davidson on behalf of Debtor 2 Jessica Alexis Twardowski jdavidson@sulaimanlaw.com,
courtinfo@sulaimanlaw.com;bkycourtinfo@gmail.com;ecfnotice@sulaimanlaw.com;sulaiman.igotnotices@
mail.com;bkecf_sulaiman@bkexpress.info;r46351@notify.bestcase.com;cjohnson@sulaimanlaw.com
Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov

TOTAL: 4